Case 23-21984-GLT Doc 25 Filed 10/18/23 Entered 10/19/23 00:28:53 Desc Imaged Certificate of Notice Page 1 of 6

Information to id	entify the case:				
Debtor 1:	David L. Mattis	Social Security number or ITIN:	xxx-xx-0684		
Dobtor 1.	First Name Middle Name Last Name	EIN:			
Debtor 2:	C. Michelle Mattis	Social Security number or ITIN:	xxx-xx-8463		
(Spouse, if filing)	First Name Middle Name Last Name	EIN:			
United States Bank	ruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	13	9/19/23	
Case number:	23-21984-GLT				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	David L. Mattis	C. Michelle Mattis
2.	All other names used in the last 8 years		aka Carol Michelle Mattis
3.	Address	1504 East Gibson Avenue South Connellsville, PA 15425	1504 East Gibson Avenue South Connellsville, PA 15425
4.	Debtor's attorney Name and address	Daniel R. White Zebley Mehalov & White, p.c. 18 Mill Street Square P.O. Box 2123 Uniontown, PA 15401 U.S.A.	Contact phone 724–439–9200 Email: dwhite@zeblaw.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566 Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412–644–2700 Date: 10/16/23

For more information, see page 2

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Debtor David L. Mattis and C. Michelle Mattis

Official Form 309I

Case number 23-21984-GLT

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint		Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com	
case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 1/12/24	
required filing fee by the following deadlines.	You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
	 a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4). 	discharge	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 11/28/23	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 3/16/24	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial hearing on c 13 trustee and will be held immediately following the meeting of cred 11/13/23 at 09:00 AM, Location: remotely by the Trustee via Zoor www.ch13pitt.com, meetings@chapter13trusteewdpa.com	litors on:	
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by no creditors. Parties objecting to the Plan must attend the meeting of c 7 above. To the extent a written objection is not resolved at the meet confirmation hearing or prior to or at the date set for continued concilication that the date of illed object confirmation hearing. If no objections are timely filed, or filed object confirmation hearing or continued conciliation conferences, the Trust determine that the objection has been withdrawn, and the plan has be means forbidden by law without receiving evidence on such issues.	elerk's office and served on the debtor, b later than 7 days before meeting of reditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a titions are not prosecuted at the initial tee may assume and the court may	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if r the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan it the debt from the debtors personally except red from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If	

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 23-21984-GLT

David L. Mattis Chapter 13

C. Michelle Mattis
Debtors

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 4
Date Rcvd: Oct 16, 2023 Form ID: 309iPGH Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2023:

Recip ID db/jdb	+	Recipient Name and Address David L. Mattis, C. Michelle Mattis, 1504 East Gibson Avenue, South Connellsville, PA 15425-4931
aty	+	Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15646255	+	Cross River Bank/Upgrade, 885 Teaneck Road, Teaneck, NJ 07666-4547
15638777	+	Glass Cap Federal Cred, P.O. Box 60070, Harrisburg, PA 17106-0070
15638778		Glass Cap Federal Credit Union Visa, P.O. Box 31112, Tampa, FL 33631-3112
15646256	+	Penn Highlands Hospital, 401 East Murphy Avenue, Connellsville, PA 15425-2700
15638794	++	$TEMPOE\ LLC\ DBA\ WHY\ NOT\ LEASE\ IT,\ ATTN\ BOB\ HOLWADEL,\ 720\ EAST\ PETE\ ROSE\ WAY\ SUITE\ 400,\ CINCINNATI\ OH\ 45202-3576\ address\ filed\ with\ court:,\ TEMPOE\ ,\ 1750\ Elm\ StreetSuite\ 1200,\ Manchester,\ NH\ 03104$
15638795	+	The United Federal Credit Union, 3 Sunset Beach Road, Morgantown, WV 26508-4431

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: dwhite@zeblaw.com	Date/Time	Recipient Name and Address
aty	Elimin Text. dwilling @Zeolaw.com	Oct 17 2023 06:38:00	Daniel R. White, Zebley Mehalov & White, p.c., 18 Mill Street Square, P.O. Box 2123, Uniontown, PA 15401, U.S.A.
tr -	+ Email/Text: bnc@chapter13trusteewdpa.com	Oct 17 2023 06:38:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Oct 17 2023 05:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 17 2023 06:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 17 2023 05:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 17 2023 06:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust -	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Oct 17 2023 06:39:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15646254	Email/Text: customercareus@creditcorpsolutionsinc.com	Oct 17 2023 06:38:00	Credit Corp Solutions, Inc., 121 W. Election Road, Suite 200, Draper, UT 84020
15638766	+ EDI: CAPITALONE.COM	Oct 17 2023 05:26:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285

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Date Rcvd: Oct 16, 2023 Form ID: 309iPGH Total Noticed: 45 15638768 + Email/Text: bankruptcydpt@mcmcg.com Oct 17 2023 06:39:00 Capital One Bank USA NA, c/o Midland Funding, 2365 Northside Drive, Suite 30, San Diego, CA 92108-2709 15644031 EDI: CAPITALONE.COM Oct 17 2023 05:26:00 Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 + EDI: CAPITALONE.COM 15638769 Oct 17 2023 05:26:00 Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285 15638770 EDI: WFNNB.COM Oct 17 2023 05:26:00 Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125 + EDI: WFNNB.COM 15638771 Comenity/Boot Barn, Attn: Bankruptcy, P.O. Box Oct 17 2023 05:26:00 182125, Columbus, OH 43218-2125 15638772 + Email/Text: ebnnotifications@creditacceptance.com Credit Acceptance, Attn: Bankruptcy, 25505 West Oct 17 2023 06:38:00 12 Mile Road, Suite 3000, Southfield, MI 48034-8331 EDI: DISCOVER.COM 15645138 Discover Bank, P.O. Box 3025, New Albany, Oh Oct 17 2023 05:26:00 43054-3025 + EDI: DISCOVER.COM 15638774 Oct 17 2023 05:26:00 Discover Financial, Attn: Bankruptcy, P.O. Box 3025, New Albany, OH 43054-3025 15638775 + Email/Text: Atlanticus@ebn.phinsolutions.com Fortiva, Attn: Bankruptcy, P.O. Box 105555, Oct 17 2023 06:38:00 Atlanta, GA 30348-5555 15638779 EDI: IRS.COM Oct 17 2023 05:26:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346 15638780 EDI: JEFFERSONCAP.COM Oct 17 2023 05:26:00 Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303 15638781 ^ MEBN Oct 17 2023 01:30:24 KML Law Group, BNY Mellon Independence Center, 701 Market Street--Suite 5000, Philadelphia, PA 19106-1541 Email/Text: ktramble@lendmarkfinancial.com 15639213 Oct 17 2023 06:38:00 Lendmark Financial Services, LLC, 2118 Usher Street NW, Covington GA 30014 15638782 ^ MEBN Oct 17 2023 01:29:31 Lendmark Financial Services, Attn: Bankruptcy, 1735 North Brown Rd., Suite 300, Lawrenceville, GA 30043-8228 Email/Text: ml-ebn@missionlane.com 15638784 Mission Lane LLC, Attn: Bankruptcy, P.O. Box Oct 17 2023 06:38:00 105286, Atlanta, GA 30348 15638783 + Email/Text: bankruptcydpt@mcmcg.com Midland Funding, LLC, Attn: Bankruptcy, P.O. Oct 17 2023 06:39:00 Box 939069, San Diego, CA 92193-9069 15638785 + Email/Text: Bankruptcies@nragroup.com Oct 17 2023 06:39:00 National Recovery Agency, Attn: Bankruptcy, 2491 Paxton Street, Harrisburg, PA 17111-1036 15638786 + Email/Text: electronicbkydocs@nelnet.net Nelnet, Attn: Claims, P.O. Box 82505, Lincoln, Oct 17 2023 06:39:00 NE 68501-2505 15638787 EDI: AGFINANCE.COM Oct 17 2023 05:26:00 OneMain Financial, Attn: Bankruptcy, P.O. Box 3251, Evansville, IN 47731-3251 15638788 EDI: PRA.COM Oct 17 2023 05:26:00 Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23502 15646258 + Email/Text: shari.stephenson@revcosolutions.com Oct 17 2023 06:38:00 REVCO SOLUTIONS, INC., 3850 PRIORITY WAY SOUTH DR #114, INDIANAPOLIS, IN 46240-3813 15638789 + Email/Text: customerservice@rfgionline.com Oct 17 2023 06:39:00 RFGI, Attn: Bankruptcy, P.O. Box 537, Sycamore, IL 60178-0537 15638790 + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com Oct 17 2023 06:39:00 Select Portfolio Servicing, Inc., Attn: Bankruptcy, P.O. Box 65250, Salt Lake City, UT 84165-0250 + EDI: RMSC.COM 15638791 Oct 17 2023 05:26:00 Synchrony Bank, Attn: Bankruptcy Department,

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District/off: 0315-2 User: auto Page 3 of 4 Date Rcvd: Oct 16, 2023 Form ID: 309iPGH Total Noticed: 45 P.O. Box 965060, Orlando, FL 32896-5060 15638792 + EDI: RMSC.COM Oct 17 2023 05:26:00 Synchrony Bank/Care Credit, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060 15638793 EDI: RMSC.COM Oct 17 2023 05:26:00 Synchrony Bank/TJX Rewards, Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060 15638796 Email/Text: bknotice@upgrade.com Oct 17 2023 06:38:00 Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111 15646257 Email/Text: BankruptcyNotice@upmc.edu Oct 17 2023 06:39:00 UPMC Shadyside, 5230 Centre Avenue, Pittsburgh, PA 15232-1304 15638797 EDI: USBANKARS.COM Oct 17 2023 05:26:00 US Bank, NA, P.O. Box 790084, Saint Louis, MO 63179 15638798 Email/Text: bankruptcy@firstenergycorp.com Oct 17 2023 06:39:00 West Penn Power, 76 South Main Street, A-RPC, Akron, OH 44308-1890

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, as trustee, on beh
15638767	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15638773	*+	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
15638776	*+	Fortiva, Attn: Bankruptcy, P.O. Box 105555, Atlanta, GA 30348-5555

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2023 at the address(es) listed below:

below.	
Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the Terwin Mortgage Trust 2006-7 Asset-Backed Securities, Series 2006-7 bnicholas@kmllawgroup.com
Daniel R. White	on behalf of Joint Debtor C. Michelle Mattis lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Daniel R. White	on behalf of Debtor David L. Mattis lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Office of the United States Trustee	e ustpregion03.pi.ecf@usdoj.gov

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Date Rcvd: Oct 16, 2023 Form ID: 309iPGH Total Noticed: 45

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 5